

Information to identify the case:

Debtor 1	<u>Zachary J.L. Severns Sr.</u>	Social Security number or ITIN	xxx-xx-4598
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70533-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Zachary J.L. Severns Sr.

1/8/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Zachary J.L. Severns, Sr.
Debtor

Case No. 19-70533-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Jan 08, 2025

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db	+ Zachary J.L. Severns, Sr., 218 Old Orchard Way, Johnstown, PA 15905-3222
15137231	+ QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
15114014	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 09 2025 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2025 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 09 2025 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2025 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 09 2025 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 09 2025 00:05:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114005	+ Email/Text: assignedrisk@ameriserv.com	Jan 09 2025 00:06:00	Ameriserv Financial, 216 Franklin Street, 6th Fl., Ste. 608, PO Box 520, Johnstown, PA 15907-0520
15114006	+ EDI: CITICORP	Jan 09 2025 04:54:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15114007	+ Email/Text: bankruptcy@credencerm.com	Jan 09 2025 00:06:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15145896	EDI: DIRECTV.COM	Jan 09 2025 04:54:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15114008	EDI: JEFFERSONCAP.COM	Jan 09 2025 04:54:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15137085	EDI: JEFFERSONCAP.COM	Jan 09 2025 04:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152067	EDI: JPMORGANCHASE	Jan 09 2025 04:54:00	JPMorgan Chase Bank, N.A., National Bankruptcy

District/off: 0315-7

User: auto

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			Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15114009	EDI: JPMORGANCHASE	Jan 09 2025 04:54:00	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15114010	EDI: JPMORGANCHASE	Jan 09 2025 04:54:00	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15126254	+ Email/Text: RASEBN@raslg.com	Jan 09 2025 00:05:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15114011	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2025 00:06:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15145272	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2025 00:06:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15140046	EDI: AGFINANCE.COM	Jan 09 2025 04:54:00	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15114012	+ EDI: AGFINANCE.COM	Jan 09 2025 04:54:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15141934	EDI: PRA.COM	Jan 09 2025 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15114013	+ EDI: PRA.COM	Jan 09 2025 04:54:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15115314	^ MEBN	Jan 08 2025 23:52:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15215097	*+	QUICKEN LOANS INC., BANKRUPTCY TEAM,, 635 WOODWARD AVE, DETROIT MI 48226-3408

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2025 at the address(es) listed below:

District/off: 0315-7

User: auto

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Date Rcvd: Jan 08, 2025

Form ID: 3180W

Total Noticed: 24

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans INC. dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Quicken Loans INC. jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth P. Seitz	on behalf of Debtor Zachary J.L. Severns Sr. thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor Quicken Loans INC. pawb@fedphe.com
TOTAL: 10	